

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alfred Clinton Hartley
Debtor

Case No. 17-00806-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: MMchugh
Form ID: 309A

Page 1 of 2
Total Noticed: 41

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db +Alfred Clinton Hartley, 94 Ray Paula Drive, Shrewsbury, PA 17361-1408
aty +Amanda Lindsay Rauer, Powers Kirn, LLC, 8 Neshaminy Interplex, Suite 215,
Trevose, PA 19053-6980
aty +Harry B Reese, Powers Kirn, LLC, 8 Neshaminy Interplex, Suite 215,
Trevose, PA 19053-6980
aty +James Warmbrodt, 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
aty +Jill Manuel-Coughlin, Powers Kirn, LLC, Eight Neshaminy Interplex, Suite 215,
Trevose, PA 19053-6980
tr +Steven M. Carr (Trustee), Ream Carr Markey Woloshin & Hunter LLP, 119 East Market Street,
York, PA 17401-1221
4922590 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
4890616 +Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
S Louis MO 63179-0040
4890617 +Coventry Credit Union, 1076 Main St, Coventry RI 02816-5701
4925424 +PennyMac Loan Services, LLC, 6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
4890621 +Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles CA 90051
4901831 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
4901830 +VW Credit, Inc.(see 410), PO Box 9013, Addison, Texas 75001-9013
4890611 +York Adams Tax Claim Bureau, PO BOX 15627, York PA 17405-0156

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: dmcutaia@gmail.com Mar 20 2019 19:19:40 Dawn Marie Cutaia,
Pugh and Cutaia, PLLC, 115 E. Philadelphia Street, York, PA 17401
ust +E-mail/Text: USTPRegion03.HA.ECF@USDOJ.GOV Mar 20 2019 19:19:58 United States Trustee,
228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
4890612 +EDI: GMACFS.COM Mar 20 2019 23:18:00 Ally Financial, Po Box 380901,
Bloomington MN 55438-0901
4901220 EDI: GMACFS.COM Mar 20 2019 23:18:00 Ally Financial, PO Box 130424,
Roseville MN 55113-0004
4916209 +EDI: ATLASACQU.COM Mar 20 2019 23:18:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
4890613 +EDI: BANKAMER.COM Mar 20 2019 23:18:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro NC 27420-6012
4890614 +E-mail/Text: bankruptcy@cavps.com Mar 20 2019 19:20:06 Calvary Portfolio Services,
500 Summit Lake Ste 400, Valhalla NY 10595-2322
4890615 +E-mail/Text: bankruptcy@usecapital.com Mar 20 2019 19:20:41 Capital Accounts,
Po Box 140065, Nashville TN 37214-0065
4938648 EDI: BL-BECKET.COM Mar 20 2019 23:18:00 Capital One, N.A., c/o Becket and Lee LLP,
PO Box 3001, Malvern PA 19355-0701
4942688 +E-mail/Text: bankruptcy@cavps.com Mar 20 2019 19:20:06 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4890625 +EDI: CITICORP.COM Mar 20 2019 23:18:00 Citibank Customer Service, PO Box 6500,
Sioux Falls, SD 57117-6500
4913709 EDI: CRFRSTNA.COM Mar 20 2019 23:18:00 Credit First NA, PO Box 818011,
Cleveland, OH 44181-8011
4890618 +EDI: CRFRSTNA.COM Mar 20 2019 23:18:00 Credit First National Assoc,
Attn: BK Credit Operations, Po Box 81315, Cleveland OH 44181-0315
4890610 EDI: IRS.COM Mar 20 2019 23:18:00 IRS Centralized Insolvency Oper., PO Box 21126,
Philadelphia PA 19114-0326
4890619 +E-mail/Text: bknotificationdistribution@jhcapiatgroup.com Mar 20 2019 19:20:41
Jh Portfolio Debt Equities LLC, 5757 Phantom Dr Ste 225, Hazelwood MO 63042-2429
4890620 +EDI: CBSKOHLS.COM Mar 20 2019 23:18:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
Milwaukee WI 53201-3043
4890620 +E-mail/Text: bncnotices@becket-lee.com Mar 20 2019 19:19:47 Kohls/Capital One,
Kohls Credit, Po Box 3043, Milwaukee WI 53201-3043
4944006 EDI: PRA.COM Mar 20 2019 23:18:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
4891452 +EDI: PRA.COM Mar 20 2019 23:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4891267 EDI: Q3G.COM Mar 20 2019 23:18:00 Quantum3 Group LLC as agent for,
Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
4905148 EDI: Q3G.COM Mar 20 2019 23:18:00 Quantum3 Group LLC as agent for,
JH Portfolio Debt Equities LLC, PO Box 788, Kirkland, WA 98083-0788
4890623 +EDI: RMSC.COM Mar 20 2019 23:18:00 Synch/wolf Furniture, Po Box 965064,
Orlando FL 32896-5064
4911827 +E-mail/Text: bncmail@w-legal.com Mar 20 2019 19:20:04 TD BANK USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4890624 +EDI: WTRNBANK.COM Mar 20 2019 23:18:00 Target, C/O Financial & Retail Srvs,
Mailstopn BT POB 9475, Minneapolis MN 55440-9475
4907716 +E-mail/Text: bncmail@w-legal.com Mar 20 2019 19:20:04 USAA SAVINGS BANK,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
4890626 +EDI: USAA.COM Mar 20 2019 23:18:00 Usaa Federal Savings Bank, 10750 Mcdermott Freeway,
San Antonio TX 78288-1600

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4931079 +EDI: AIS.COM Mar 20 2019 23:18:00 Verizon, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
4890627 +E-mail/Text: vci.bkcy@vwcredit.com Mar 20 2019 19:20:04 Volkswagen Credit, Inc, Po Box 3,
Hillsboro OR 97123-0003

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Atlas Acquisitions LLC, 294 Union Street, Hackensack, NJ 07601-4303
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4939581* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
4890622 ##+Security Check, 2612 Jackson Ave W, Oxford MS 38655-5405

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 20, 2019 at the address(es) listed below:

Amanda Lindsay Rauer on behalf of Creditor PENNYMAC LOAN SERVICES, LLC
amanda.rauer@pkallc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r
aynor-paul@pkallc.com;harry.reese@pkallc.com
Atlas Acquisitions LLC bk@atlasacq.com
Dawn Marie Cutaia on behalf of Debtor 1 Alfred Clinton Hartley dmcutaia@gmail.com,
cutaialawecf@gmail.com;r46159@notify.bestcase.com
Harry B Reese on behalf of Creditor PENNYMAC LOAN SERVICES, LLC harry.reese@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;Samantha.gonzalez@pkallc.com;jill@pkallc.com;mary.r
aynor-paul@pkallc.com;amanda.rauer@pkallc.com
James Warmbrodt on behalf of Creditor VW Credit Leasing, Ltd bkgroup@kmlawgroup.com
Jill Manuel-Coughlin on behalf of Creditor PENNYMAC LOAN SERVICES, LLC jill@pkjllc.com,
chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com;harry.reese@pkallc.com
;mary.raynor-paul@pkallc.com;amanda.rauer@pkallc.com
Steven M. Carr (Trustee) carrtrustee@yahoo.com, pa3l@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	Alfred Clinton Hartley	Social Security number or ITIN	xxx-xx-0326
	First Name Middle Name Last Name	EIN	__-____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____-
United States Bankruptcy Court	Middle District of Pennsylvania	Date case filed in chapter	13 February 28, 2017
Case number:	1:17-bk-00806-HWV	Date case converted to chapter	7 March 8, 2019

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Alfred Clinton Hartley	
2. All other names used in the last 8 years		
3. Address	94 Ray Paula Drive Shrewsbury, PA 17361	
4. Debtor's attorney Name and address	Dawn Marie Cutaia Pugh and Cutaia, PLLC 115 E. Philadelphia Street York, PA 17401	Contact phone 717-304-1841 Email: dmcutaia@gmail.com
5. Bankruptcy trustee Name and address	Steven M. Carr (Trustee) Ream Carr Markey Woloshin & Hunter LLP 119 East Market Street York, PA 17401	Contact phone 717 843-8968 Email: carrtrustee@yahoo.com

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are FREE and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: March 20, 2019
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	April 17, 2019 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: York County Judicial Center, 45 North George Street, 5th Floor Multipurpose Room, York, PA 17401
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: June 16, 2019 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	